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**CORRESPONDENCE MEMORANDUM**

**DATE:** January 14, 2011  
**TO:** Group Insurance Board  
**FROM:** Brian Shah, Trust Funds Director  
Brian Schroeder, Trust Funds Supervisor  
Division of Insurance Services  
**SUBJECT:** 2011 *It's Your Choice* Enrollment Results

**This memo is for informational purposes only. No Board action is required.**

This memo highlights the shifts in participant enrollment during the 2011 *It's Your Choice* (IYC) enrollment period. Attached are 2011 IYC statistical charts indicating counts of contracts gained or lost by health plan, coverage level and employee type. In addition to the IYC information, the total contract counts as of January 1, 2011, by health plan and coverage level with a comparison to January 1, 2010, total contract counts is provided.

- Table 1: Contract Counts Per Health Plan as of 01/01/2011
- Table 2: Contracts Lost by Health Plan During *It's Your Choice*
- Table 3: Contracts Gained by Health Plan During *It's Your Choice* With Net Contract Changes
- Table 4: Active State Employee Contract Changes
- Table 5: Graduate Assistant Contract Changes
- Table 6: Active Local Employee, Annuitant & COBRA Continuant Contract Changes
- Table 7: State Annuitant and COBRA Continuant Contract Changes

The 2011 IYC health plan changes, including the addition or termination of dependents were all received through the new myETF Benefits System. All contract counts, health plan changes, gains and losses are by health plan and coverage type. This memo also contains information regarding domestic partners added to family contracts and dependents age 19-27 added to family contracts.

Reviewed and approved by Lisa Ellinger, Division of Insurance Services.

Signature Lisa Ellinger Date 1/24/11

Board	Mtg Date	Item #
GIB	2.8.11	4E

### **Summary of Changes in Health Plans**

For the 2011 IYC enrollment period, the changes in health plans were close to the same volume of changes for 2010. This stability is largely due to all alternate health plans participating at the tier-1 level for 2011. Health plans continue to strive to stay competitive and recruit new and retain existing members. In addition, health plans are maintaining contracts with existing providers, which tends to influence a member's decision during the IYC enrollment period. When members are able to continue to access their providers through their current health plan at the same cost, they have fewer reasons to change health plans.

Influences on the 2011 IYC enrollment period included federal law changes eliminating the health plan lifetime dollar maximum amounts, and allowing an open enrollment period to add children up to age 26 who were previously not eligible due to being married. These changes became effective January 1, 2011. Another impact on the IYC enrollment period for 2011 was the addition of a new health plan, WEA Trust PPP, which has a presence in 24 counties in eastern Wisconsin.

### **It's Your Choice Applications Submitted for 2011**

All IYC requests were electronically submitted directly by the member via the new myETF Benefits Online Health Insurance Enrollment System, or by the employer on behalf of the member. There were 32% more IYC requests submitted for 2011 (6,072) than were submitted for 2010 (4,136). Of the approximately 6,072 requests submitted during the 2011 IYC enrollment period, 4,154 were requests to change health plans.

Of the 4,154 requests to change health plans, WEA Trust PPP received 1,796 new IYC contracts. The breakdown of all IYC requests entered into myETF Benefits are:

- 4,154 health plan change requests
- 1,546 add dependent requests
- 372 remove dependent requests

During the IYC period, requests from members electing to add adult children ages 19-27 to their contract increased. As of January 1, 2010, there were 12,645 active dependents ages 19-27. Beginning January 1, 2011, there were 18,448 active dependents ages 19-27, an increase of 32%. During the 2011 IYC enrollment period, there were 1,546 "dependent add" requests. The tax status of the adult children added is as follows:

- 14,249 of these adult children are tax dependents.
- 4,199 of these adult children are non-tax dependents.

Also, beginning January 1, 2010, there were 772 domestic partners added to family contracts. As of January 1, 2011, there are 1,347 domestic partners on family contracts, an increase of 43%, and there are 108 dependents of a domestic partner covered.

Overall, there was an increase (around 1%) in the total number of active contracts from January 1, 2010, to January 1, 2011. As of January 1, 2011, there was a total contract count of 110,696, an increase of 1,060 contracts compared to January 1, 2010. Of the 1,060 new contracts, 598 contracts resulted from new employers joining the program.

### **Changes in Health Plans**

WEA Trust PPP was a new health plan option for state and local government employees in eastern Wisconsin beginning January 1, 2011. Other health plans have made significant changes by adding or terminating contracts with provider groups.

- The WEA Trust PPP is a preferred provider plan with access to more than 24,000 providers throughout Wisconsin and nationwide. During the 2011 IYC enrollment period, 1,796 new contracts were received by WEA Trust PPP.
- Anthem Blue Northeast added Affinity providers in northeast Wisconsin.
- Group Health Cooperative of Eau Claire will no longer offer providers in Buffalo, Clark, Jackson, Pierce, St. Croix and Trempealeau counties.
- Health Tradition Health Plan will no longer offer Luther Midelfort and Red Cedar providers. This impacts Barron, Chippewa, Dunn, Eau Claire, Grant, Pepin and St. Croix counties.
- Network Health Plan added Thedacare providers. This impacts Calumet, Outagamie, Shawano, Waupaca and Winnebago counties.
- The State Maintenance Plan (SMP) will no longer be available in Crawford County. SMP will be newly available in Buffalo and Vilas counties.
- UnitedHealthcare Southeast added providers in Dodge, Jefferson and Rock counties.
- Humana Eastern and Western's Medicare-eligible members will be enrolled in Humana's Medicare Advantage Preferred Provider Organization (MA-PPO) rather than the current Medicare Advantage Private-Fee-For-service plan.

### **Health Maintenance Organizations (HMO) Contract Gains and Losses**

HMOs that gained the greatest number of contracts include:

- WEA Trust PPP – As previously mentioned, WEA Trust PPP received 1,796 contracts. The following are the health plans that lost contracts to WEA Trust PPP:
  - Humana Eastern – 718
  - UnitedHealthcare NE – 299
  - UnitedHealthcare SE – 166
  - Anthem Blue Southeast – 243
  - Network – 126
  - WPS Metro Choice – 70
  - Standard Plan – 64
  - Arise – 50
  - Dean – 41

- Anthem Blue Northeast – 11
  - Security – 4
  - MercyCare – 2
  - Humana Western – 1
  - Health Tradition – 1
- Group Health Cooperative of Eau Claire had a net increase of 219 contracts.
  - HealthPartners had a net increase of 88 contracts.
  - Unity UW Health had a net increase of 74 contracts.
  - Physicians Plus had a net increase of 33 contracts.
  - Network had a net increase of 29 contracts.

HMOs that lost the greatest number of contracts include:

- Humana Eastern had a net decrease of 678 contracts.
- UnitedHealthcare NE had a net decrease of 394 contracts.
- Anthem Blue SE had a net decrease of 267 contracts.
- Gundersen Lutheran had a net decrease of 181 contracts.
- Dean Health Plan had a net decrease of 171 contracts.
- UnitedHealthcare SE had a net decrease of 162 contracts.
- Health Tradition had a net decrease of 158 contracts.
- Arise had a net decrease of 100 contracts.
- Standard Plan had a net decrease of 89 contracts.
- WPS Metro Choice had a net decrease of 64 contracts.
- Humana Western had a net decrease of 27 contracts.
- Anthem Blue NE had a net decrease of 9 contracts.
- SMP had a net decrease of 4 contracts.
- Medical Associates had a net decrease of 3 contracts.

We will be at the February 8, 2011, meeting to answer any questions you may have.

Attachments: Table 1: Contract Counts Per Health Plan as of 01/01/2011

Table 2: Contracts Lost by Health Plan During 2011 *It's Your Choice*

Table 3: Contracts Gained by Health Plan During 2011 *It's Your Choice* With Net Changes

Table 4: Active State Employee Contract Changes

Table 5: Graduate Assistant Contract Changes

Table 6: Active Local Employee, Annuitant & COBRA Continuant Contract Changes

Table 7: State Annuitant & COBRA Continuant Contract Changes by Coverage Type



TABLE 2: CONTRACTS LOST BY HEALTH PLAN DURING IT'S YOUR CHOICE

HEALTH PLAN	SINGLE	FAMILY	GRADUATE SINGLE	GRADUATE FAMILY	MEDICARE SINGLE	MEDICARE FAMILY 1	MEDICARE FAMILY 2	TOTAL CONTRACTS LOST
ANTHEM SE	93	179	2	4	4	1	1	284
ANTHEM NW	6	5	0	0	3	1	1	16
ANTHEM NE	1	16	0	0	0	0	0	17
ARISE	28	109	0	0	3	0	1	141
DEAN	76	219	12	5	15	3	16	346
GHC EAU CLAIRE	21	72	1	0	20	5	14	133
GHC -SCW	30	53	9	7	5	0	1	105
GUNDERSEN LUTHERAN	59	195	0	0	0	0	1	255
HEALTH TRADITION	103	226	3	2	14	17	33	398
HEALTHPARTNERS	1	4	0	0	1	0	1	7
HUMANA EASTERN	200	565	3	0	7	0	5	780
HUMANA WESTERN	14	45	0	0	3	0	0	62
MEDICAL ASSOCIATES	4	8	0	0	0	1	0	13
MERCYCARE	6	15	0	0	3	0	3	27
NETWORK	43	115	0	0	4	1	2	165
PHYSICIANS PLUS	30	81	7	1	6	2	4	131
SECURITY	13	23	1	0	6	1	10	54
SMP	3	9	0	0	0	1	0	13
STANDARD	95	93	36	7	9	2	7	249
UNITEDHEALTHCARE NE	104	321	0	0	11	4	19	459
UNITEDHEALTHCARE SE	53	133	3	3	8	2	3	205
UNITY COMMUNITY	9	67	0	0	0	0	0	76
UNITY UW HEALTH	35	77	7	5	6	1	6	137
WPS METRO CHOICE	30	48	1	1	0	0	1	81
WEA TRUST	0	0	0	0	0	0	0	0
TOTAL	1057	2678	85	35	128	42	129	4154



Table 4: ACTIVE STATE EMPLOYEE CONTRACT CHANGES BY COVERAGE TYPE

	SINGLE CONTRACTS GAINED	FAMILY CONTRACTS GAINED	TOTAL GAINED	SINGLE CONTRACTS LOST	FAMILY CONTRACTS LOST	TOTAL LOST	NET CHANGE SINGLE	NET CHANGE FAMILY	TOTAL NET CHANGE
HEALTH PLAN									
ANTHEM SE	2	12	14	-90	-178	-268	-88	-166	-254
ANTHEM NW	2	5	7	-5	-2	-7	-3	3	0
ANTHEM NE	1	1	2	-1	-16	-17	0	-15	-15
ARISE	6	21	27	-10	-52	-62	-4	-31	-35
DEAN	32	64	96	-65	-158	-223	-33	-94	-127
GHC EAU CLAIRE	37	125	162	-14	-67	-81	23	58	81
GHC -SCW	29	21	50	-22	-39	-61	7	-18	-11
GUNDERSEN LUTHERAN	9	36	45	-6	-9	-15	3	27	30
HEALTH TRADITION	5	8	13	-35	-133	-168	-30	-125	-155
HEALTHPARTNERS	16	65	81	0	-3	-3	16	62	78
HUMANA EASTERN	24	29	53	-190	-557	-747	-166	-528	-694
HUMANA WESTERN	5	16	21	-10	-39	-49	-5	-23	-28
MEDICAL ASSOCIATES	0	6	6	0	-1	-1	0	5	5
MERCYCARE	0	4	4	-2	-11	-13	-2	-7	-9
NETWORK	15	45	60	-35	-111	-146	-20	-66	-86
PHYSICIANS PLUS	39	77	116	-14	-61	-75	25	16	41
SECURITY	14	33	47	-10	-17	-27	4	16	20
SMP	1	4	5	-1	-9	-10	0	-5	-5
STANDARD	16	28	44	-90	-90	-180	-74	-62	-136
UNITEDHEALTHCARE NE	3	13	16	-80	-254	-334	-77	-241	-318
UNITEDHEALTHCARE SE	9	12	21	-36	-106	-142	-27	-94	-121
UNITY COMMUNITY	5	32	37	-3	-16	-19	2	16	18
UNITY UW HEALTH	41	108	149	-30	-62	-92	11	46	57
WPS METRO CHOICE	5	8	13	-26	-45	-71	-21	-37	-58
WEA TRUST	459	1263	1722	0	0	0	459	1263	1722
TOTAL	775	2036	2811	-775	-2036	-2811	0	0	0



Table 5: GRADUATE ASSISTANT CONTRACT CHANGES BY COVERAGE TYPE

	SINGLE CONTRACTS GAINED	FAMILY CONTRACTS GAINED	TOTAL GAINED	SINGLE CONTRACTS LOST	FAMILY CONTRACTS LOST	TOTAL LOST	NET CHANGE SINGLE	NET CHANGE FAMILY	TOTAL NET CHANGE
HEALTH PLAN									
ANTHEM SE	2	0	2	-2	-4	-6	0	-4	-4
ANTHEM NW	0	0	0	0	0	0	0	0	0
ANTHEM NE	1	0	1	0	0	0	1	0	1
ARISE	0	1	1	0	0	0	0	1	1
DEAN	8	3	11	-12	-5	-17	-4	-2	-6
GHC EAU CLAIRE	3	2	5	-1	0	-1	2	2	4
GHC -SCW	21	7	28	-9	-7	-16	12	0	12
GUNDERSEN LUTHERAN	1	1	2	0	0	0	1	1	2
HEALTH TRADITION	0	0	0	-3	-2	-5	-3	-2	-5
HEALTHPARTNERS	0	0	0	0	0	0	0	0	0
HUMANA EASTERN	8	1	9	-3	0	-3	5	1	6
HUMANA WESTERN	0	0	0	0	0	0	0	0	0
MEDICAL ASSOCIATES	0	0	0	0	0	0	0	0	0
MERCYCARE	0	0	0	0	0	0	0	0	0
NETWORK	2	0	2	0	0	0	2	0	2
PHYSICIANS PLUS	5	7	12	-7	-1	-8	-2	6	4
SECURITY	0	1	1	-1	0	-1	-1	1	0
SMP	0	0	0	0	0	0	0	0	0
STANDARD	2	0	2	-36	-7	-43	-34	-7	-41
UNITEDHEALTHCARE NE	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE SE	3	1	4	-3	-3	-6	0	-2	-2
UNITY COMMUNITY	0	0	0	0	0	0	0	0	0
UNITY UW HEALTH	21	5	26	-7	-5	-12	14	0	14
WPS METRO CHOICE	2	0	2	-1	-1	-2	1	-1	0
WEA TRUST	6	6	12	0	0	0	6	6	12
TOTAL	85	35	120	-85	-35	-120	0	0	0

Table 6: ACTIVE LOCAL EMPLOYEE, ANNUITANT &amp; COBRA CONTINUANT CONTRACT CHANGES BY COVERAGE TYPE

HEALTH PLAN	SINGLE		FAMILY		TOTAL		SINGLE		FAMILY		TOTAL		NET		TOTAL	
	CONTRACTS GAINED	CONTRACTS LOST	CONTRACTS GAINED	CONTRACTS LOST	CONTRACTS GAINED	CONTRACTS LOST	CONTRACTS GAINED	CONTRACTS LOST	CONTRACTS GAINED	CONTRACTS LOST	CONTRACTS GAINED	CONTRACTS LOST	CHANGE SINGLE	CHANGE FAMILY	NET CHANGE	CHANGE
ANTHEM SE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ANTHEM NW	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ANTHEM NE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ARISE	2	1	3	3	3	3	17	17	57	57	74	74	-15	-56	-71	-71
DEAN	16	37	53	53	53	53	9	9	63	63	72	72	7	-26	-19	-19
GHC EAU CLAIRE	39	63	102	102	102	102	4	4	3	3	7	7	35	60	95	95
GHC -SCW	6	21	27	27	27	27	8	8	13	13	21	21	-2	8	6	6
GUNDERSEN LUTHERAN	3	6	9	9	9	9	53	53	185	185	238	238	-50	-179	-229	-229
HEALTH TRADITION	49	176	225	225	225	225	42	42	76	76	118	118	7	100	107	107
HEALTHPARTNERS	2	2	4	4	4	4	0	0	1	1	1	1	2	1	3	3
HUMANA EASTERN	2	3	5	5	5	5	0	0	0	0	0	0	2	3	5	5
HUMANA WESTERN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MEDICAL ASSOCIATES	1	3	4	4	4	4	4	4	8	8	12	12	-3	-5	-8	-8
MERCY CARE	2	40	42	42	42	42	4	4	5	5	9	9	-2	35	33	33
NETWORK	14	100	114	114	114	114	1	1	2	2	3	3	13	98	111	111
PHYSICIANS PLUS	5	17	22	22	22	22	9	9	13	13	22	22	-4	4	0	0
SECURITY	0	1	1	1	1	1	0	0	1	1	1	1	0	0	0	0
SMP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
STANDARD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
UNITEDHEALTHCARE NE	15	34	49	49	49	49	16	16	68	68	84	84	-1	-34	-35	-35
UNITEDHEALTHCARE SE	5	1	6	6	6	6	15	15	24	24	39	39	-10	-23	-33	-33
UNITY COMMUNITY	11	45	56	56	56	56	6	6	51	51	57	57	5	-6	-1	-1
UNITY UW HEALTH	5	15	20	20	20	20	3	3	11	11	14	14	2	4	6	6
WPS METRO CHOICE	0	0	0	0	0	0	2	2	1	1	3	3	-2	-1	-3	-3
WEA TRUST	16	17	33	33	33	33	0	0	0	0	0	0	16	17	33	33
TOTAL	193	582	775	775	775	775	-193	-193	-582	-582	-775	-775	0	0	0	0

Table 7: STATE ANNUITANT &amp; COBRA CONTINUANT CONTRACT CHANGES BY COVERAGE TYPE

	*SINGLE		*FAMILY		*SINGLE		*FAMILY		*NET		*NET		TOTAL NET CHANGE
	CONTRACTS GAINED	CONTRACTS GAINED	CONTRACTS GAINED	TOTAL GAINED	CONTRACTS LOST	CONTRACTS LOST	CONTRACTS LOST	TOTAL LOST	CHANGE SINGLE	CHANGE FAMILY	CHANGE SINGLE	CHANGE FAMILY	
HEALTH PLAN													
ANTHEM SE	1	0	0	1	-7	-3	-10	-6	-3	-9	-3	-9	-9
ANTHEM NW	8	12	20	20	-4	-5	-9	4	7	11	4	7	11
ANTHEM NE	3	2	5	5	0	0	0	3	2	5	3	2	5
ARISE	3	7	10	10	-4	-1	-5	-1	-1	6	-1	6	5
DEAN	11	4	15	15	-17	-17	-34	-6	-13	-19	-6	-13	-19
GHC EAU CLAIRE	30	53	83	83	-23	-21	-44	7	32	39	7	32	39
GHC -SCW	6	6	12	12	-5	-2	-7	1	4	5	1	4	5
GUNDERSEN LUTHERAN	8	10	18	18	0	-2	-2	8	8	16	8	8	16
HEALTH TRADITION	2	0	2	2	-40	-67	-107	-38	-67	-105	-38	-67	-105
HEALTHPARTNERS	4	6	10	10	-2	-1	-3	2	5	7	2	5	7
HUMANA EASTERN	20	15	35	35	-17	-13	-30	3	2	5	3	2	5
HUMANA WESTERN	8	6	14	14	-5	-8	-13	3	-2	1	3	-2	1
MEDICAL ASSOCIATES	0	0	0	0	0	0	0	0	0	0	0	0	0
MERCY CARE	0	0	0	0	-3	-2	-5	-3	-2	-5	-3	-2	-5
NETWORK	11	7	18	18	-11	-5	-16	0	2	2	0	2	2
PHYSICIANS PLUS	8	6	14	14	-13	-13	-26	-5	-7	-12	-5	-7	-12
SECURITY	7	4	11	11	-9	-16	-25	-2	-12	-14	-2	-12	-14
SMP	2	2	4	4	-2	-1	-3	0	1	1	0	1	1
STANDARD	49	65	114	114	-13	-13	-26	36	52	88	36	52	88
UNITEDHEALTHCARE NE	0	0	0	0	-19	-22	-41	-19	-22	-41	-19	-22	-41
UNITEDHEALTHCARE SE	6	6	12	12	-10	-8	-18	-4	-2	-6	-4	-2	-6
UNITY COMMUNITY	2	1	3	3	0	0	0	2	1	3	2	1	3
UNITY UW HEALTH	6	10	16	16	-8	-11	-19	-2	-1	-3	-2	-1	-3
WPS METRO CHOICE	0	2	2	2	-2	-3	-5	-2	-1	-3	-2	-1	-3
WEA TRUST	19	10	29	29	0	0	0	19	10	29	19	10	29
TOTAL	214	234	448	448	-214	-234	-448	0	0	0	0	0	0

\*NOTE: The coverage type Single includes Single and Medicare-Single contracts. The coverage type Family includes Family, Medicare-Family 1 and Medicare-Family 2 contracts.